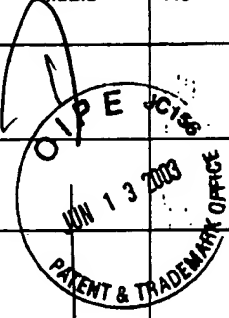
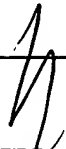

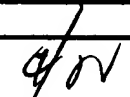


Substitute for Form 1449A/PTO (Modified) INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>				Complete if Known	
				Application Number	09/714,898
				Filing Date	11/15/2000
				First Named Inventor:	Sanjeev Indru Kriplani, et al.
				Group Art Unit	3624
				Examiner Name	Weisberger, Richard C.
				Attorney Docket Number	4490P001
Sheet	1	of	19		
OTHER ART – NO PATENT LITERATURE DOCUMENTS					
Examiner Initials*	Cite No ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published			T ²
		LUHBY, TAMI; "Fast Financing for Impulse Buys"; Crains New York Business; February 8, 1999; page - 15; New York, New York, USA			
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		CLARK, PHILIP B.; "Payment Options Proliferate Online"; B to B; September 11, 2000; pp. 36; Volume 85, No. 14			
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		HOFFMAN, THOMAS; "Business-to-Business Lender Foresees Fast Growth Online"; Computerworld; October 11, 1999; pp. 44; Volume 33, No. 41; USA	
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	"Strong Demand for Actrade's TAD Program Prompts Summit Bank to Increase Credit Facility to \$20 Million"; PR Newswire; June 15, 2000; Somerset, New Jersey, USA		

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N		"ContractorHub.com Chooses Netfish to Provide XML Foundation; Joint Agreement to Enable Seamless Business Process Integration for the Construction Industry"; Business Wire; June 7, 2000; pp. 1262; Washington, USA	
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		"Actrade Capital, Inc. and ContractorHub.com Announce Strategic Partnership to Provide B2B Payment Solution for the Construction Industry"; PR Newswire; April 3, 2000; Somerset, New Jersey, USA	
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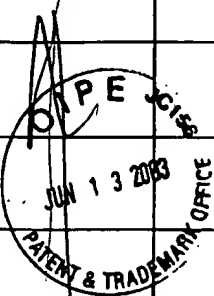
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		"S1 Corporation, Stephan Company, Actrade International, VICORP Restaurants and Whole Foods Market Conference Calls to be Broadcast by Investor Broadcast Network Over the Internet"; Business Wire; February 11, 2000; pp. 1470; Philadelphia, USA	
		"Stockgroup.com Announces Corinthian Partners Asset Management Chair is This Week's Guest on Smallcapcenter.com's Webcast"; Business Wire; February 2, 2000; pp. 0244; New York, USA	
		"ProNetLink.com and Actrade International, Ltd. Sign Agreement to Provide Acceptance Drafts for Online B-To-B Transactions"; PR Newswire; January 25, 2000; pp. 9172; New York, USA	
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		"Actrade Makes Fortune's List of Top Growth Companies; NJ Financial Services Firm a National Leader"; PR Newswire; September 7, 1999; pp. 2350; Somerset, New Jersey, USA	
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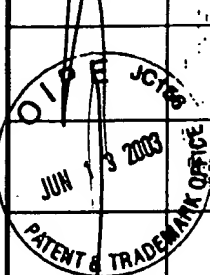
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				Examiner Name	Weisberger, Richard C.	
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		"Acquisition Capability Acquires Two New York Corporations"; PR Newswire; September 16, 1988				
		"Alexander Stonkus - Actrade Financial Technologies Ltd"; Wall Street Transcript Digest; October 30, 2000				
		"Alternative Financing Eases Cash Flow"; Canadian Plastics; May 1, 2000; pp. 48(2)				
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		"CheckFree Announces Amendment to TransPoint Merger Agreement"; PR Newswire; May 5, 2000; pp. 1; Atlanta, Georgia, USA				
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		FITCH, JESSICA MADORE; "Electronic Bill Providers Joining Forces"; Chicago Sun Times; February 17, 2000; pp. 55				
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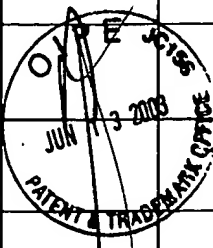
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		"Loss at CheckFree is Less than Predicted"; American Banker; August 10, 2000; page - 13; Volume 165, No. 152; USA	
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		SNEL, ROSS; "Transpoint Moves Closer To CheckFree Weight Class"; American Banker, February 3, 2000; page - 10; Volume 165, No. 23; USA	
		"E-Billing Gains Steam In Corporate Payments Space"; Corporate EFT Report; December 20, 2000; Volume 20, No. 25	
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		REDMAN, RUSSELL; "Market Potential"; Bank Systems + Technology; April 1, 2000; pp. 8; Volume 37, No. 4	
		PATEL, JEETU; "The Check Isn't In The Mail -- With its recent acquisitions of TransPoint and BlueGill CheckFree has livened up a stalled market"; Information Week; March 27, 2000; pp. 224	

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		SCHAFF, WILLIAM; "CheckFree Seeks Merger Payoff -- The Company's Acquisition of TransPoint Would Make it the Market Leader in Electronic Bill Payment and Presentment, if the Justice Department Gives its OK"; Information Week; March 20, 2000; pp. 146	
		"CheckFree-Transport Merger Rocks Landscape"; Retail Delivery News; February 29, 2000; Volume 5, No. 5	
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		JOYCE, ERIN, ET AL.; "Beauty Is In The Eye Of The Beholder. CheckFree Pays Up For TransPoint"; USBanker; March 1, 2000; pp. S10; Volume 110, No. 3	
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Sheet 9 of 19

OTHER ART - NO PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	T ²
M		"More Than 14 Million BellSouth Customers Can Pay E-Bills Today Through The TransPoint Online Bill Payment Service"; PR Newswire; July 24, 2000	
		"TransPoint Online Payment Service Now Available on Prodigy and Go2Net Network; PR Newswire; June 27, 2000	
		"GE Capital Presents TransPoint E-Bills to Card Services Clients"; PR Newswire; April 7, 2000; pp. 9110	
		"TransPoint Will Team With Intuit to Bring Comprehensive E-Bills Offering to More Than 50 Million Online Consumers"; Business Wire; February 2, 2002; pp. 1398	
		"eBills Service Provider TransPoint to Deploy Web Data Publishing Solution From Actuate"; Business Wire; January 12, 2000; pp. 1080; San Mateo, California, USA	
		"TransPoint and Interface Systems Form Alliance to Speed Companies to Market With E-Bills"; PR Newswire; November 22, 1999; pp. 0542; Ann Arbor, Michigan, USA	
		"TransPoint Expands Global Reach With Agreement to Develop Electronic Bill Payment and Presentment Service for Australia Post"; PR Newswire; October 27, 1999; pp. 0104; Englewood, Colorado, USA	
		"TransPoint and M&I Data Services Enter Agreement to Deliver Complete Internet Bill Delivery and Payment Solution for Financial Institutions"; PR Newswire; October 19, 1999; pp. 3702	
		"Major Telecommunications, Oil and Utility Companies Embrace TransPoint, Bringing the Convenience of Internet Bill Delivery and Payment to Tens of Millions of Customers"; PR Newswire; October 4, 1999; pp. 8365; Englewood, Colorado, USA	
		"AccuDocs Supports TransPoint's E-bill Delivery and Payment"; PR Newswire; September 17, 1999; pp. 7681; Birmingham, Alabama, USA	
		"BlueGill Technologies Introduces Integrated Solution for TransPoint Billers"; PR Newswire; September 13, 1999; pp. 6262; Ann Arbor, Michigan, USA	
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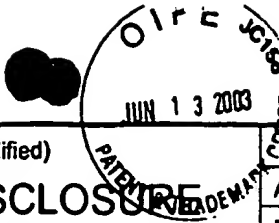
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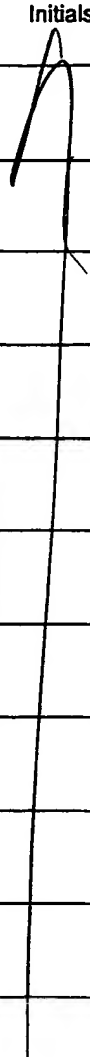
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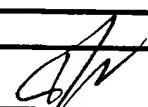
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Substitute for Form 1449A/PTO (Modified) INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>				Complete if Known	
		Application Number		09/714,898	
		Filing Date		11/15/2000	
		First Named Inventor:		Sanjeev Indru Kriplani, et al.	
		Group Art Unit		3624	
		Examiner Name		Weisberger, Richard C.	
Sheet 10 of 19		Attorney Docket Number		4490P001	
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		"Top Home-Banking Solution Providers Join TransPoint Technology Associate Program"; PR Newswire; December 1, 1998; Englewood, Colorado, USA			
		"Con Edison Teams With Microsoft and First Data for Online Billing-Service Joins Other Successful E-Bill Options for Con Edison Customers"; PR Newswire; October 15, 1998; New York, USA			
		O SULLIVAN, ORLA; "The Jostling for E-Bill Supremacy"; Bank Technology News; December 1, 1999; pp. ITEM0004100C; American Banker-Bond Buyer			
		KELSEY, DICK; "Microsoft's Transpoint Launches "Pay Anyone" System 02/01/00"; Newsbytes PM; February 1, 2000; Newsbytes News Network; Englewood, Colorado, USA			
		"E-Bill Battle"; Bank Technology News; September 1, 1999; pp. ITEM9927000E; Faulkner & Gray, Inc.; USA			
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		MCKNIGHT, MARSHALL; "Who's Hot, Who's Not Among Tech Stocks"; Business News New Jersey; November 7, 2000; pp. 6; Volume 13, No. 45			
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		SABATINI, PATRICIA; "PNC Customers Can Go Paper-Free Each Month"; Pittsburgh Post - Gazette; September 21, 2000; pp. F-3			

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Application Number	09/714,898
Filing Date	11/15/2000
First Named Inventor:	Sanjeev Indru Kriplani, et al.
Group Art Unit	3624
Examiner Name	Weisberger, Richard C.
Attorney Docket Number	4490P001

Sheet 11 of 19

OTHER ART - NO PATENT LITERATURE DOCUMENTS

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M		"SF Interactive Names James Waldrop as CTO"; PR Newswire; May 18, 2000; pp. 1	
		"PC Magazine Names Tim Castelli New Publisher"; PR Newswire; May 17, 2000; pp. 1	
		TURNER, JAMES; "Letting the Web Pay Your Bills"; Christian Science Monitor; January 18, 2000; pp. 19	
		BONGIORNI, SARA; "Banks Working To Help Customers bypass Paper Bills"; Greater Baton Rouge Business Report; October 26, 1999; page A8	
		"Former Senior Executive of DIRECTV and Walt Disney Appointed as New Chief Technology Officer for PayMyBills.com"; Business Wire; October 5, 1999; page - 1	
		HISEY, PETE; "Outclicked in the Online Billing Wars"; Credit Card Management; March 2000; pages 26-30; Volume 12, No. 12; Faulkner & Gray, Inc.; USA	
		"Will Merger Pay Off For Bill Payers?"; Financial Service ONLINE; October 2000; page - 8; Volume 5, No. 10; USA	
		"Paytrust Pays Out For PayMyBills.com"; Electronic Payments International; August 31, 2000; page 3; IRELAND	
		ROSEN, CHERYL; "Paytrust To Buy PayMyBills.com"; Information Week; August 28, 2000; page - 141; USA	
		"Paytrust Snaps Up PayMyBills.com"; Newsbytes News Network; August 24, 2000; Lawrenceville, New Jersey, USA	
	"Paytrust, PayMyBills.com Join Forces"; USA Today; August 23, 2000; Volume 114, No. 114; USA		
S		"Web Start-Ups Outstrip Banks In E-Payments"; American Banker; June 14, 2000; page - 1; Volume 165, No. 114; USA	

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Sheet	12	of	19	Attorney Docket Number	4490P001
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		"OR 193-05 PayMyBills.com to Acquire payMe.com"; Online Reporter; April 17, 2000; USA	
		"Digest: Personalised Bills"; Customer Loyalty Today; March 2000; page 5; United Kingdom	
		RAO, RAGA; "OR 181-01 Are E-Bill Services Gonna Be Free?"; Online Reporter; January 24, 2000; USA	
		IVERSEN, WESLEY R.; "Putting Paper Bills On Web Sites"; Financial Service ONLINE; September 1, 1999; USA	
		"PayMyBills.com Offers SafeWeb"; National Underwriter Property & Casualty; August 16, 1999; page - 14; Volume 103, No. 33; USA	
		"The Check Is On The Net"; USA Today; August 4, 1999; page 1B; Volume 17, No. 227; USA	
		MARINO, JOSEPH; "Online Bill Payment: Not If But When"; November 1, 2000; 62(5) pages; Volume 15, No. 11	
		ROBINSON, TERI; "Online Bill Payment: Ready To Break Through? Vendors hope improved..."; Information Week; October 23, 2000; 158(3) pages; Volume 809	
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		O BRIEN, JIM; "You've Got Money!"; Computer Shopper; July 1, 2000; 84(1) page; Volume 20, No. 7	
		ARAR YARDENA, ET AL.; "Pay Bills Online: Pricey But Convenient"; PC World; 95(3) pages; Volume 18, No. 3	

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Application Number	09/714,898
Filing Date	11/15/2000
First Named Inventor:	Sanjeev Indru Kriplani, et al.
Group Art Unit	3624
Examiner Name	Weisberger, Richard C.
Attorney Docket Number	4490P001

Sheet 13 of 19

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		"EBPP's Three To Watch: Bill Scanners, Now in an Expanded Capacity, Will Revolutionize Electronic Bill Presentment and Payment"; Bank Technology News; October 1, 2000; pp. 54; Volume 13, No. 10	
		MAGID, LAWRENCE J.; "Services Take Bill-paying To Next Level"; Los Angeles Times; September 4, 2000; pp. C3	
		KOSMER, JOHN; "PayMyBills"; Computer Shopper; July 1, 2000; pp. 175	
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		COSTA, DAN; "New Push for Paperless Payments"; Home Office Computing; December 1, 1999; pp. 24; Volume 17, No. 12	
		"PayTrust to Merge With PayMyBills to Push "Scanning"; Wall Street Journal Europe; August 24, 2000; p. 14	
		GRENSING-POPHAL, LIN; "Pay Your Bills Online"; HRMagazine; April 1, 2000; pp. 107-114; Volume 45, No. 4	
		HERSCH, WARREN S.; "The 1999 top 25 Executives: Deepockets"; Computer Reseller News; November 15, 1999; pp. 167	
		"Finance and Economics: For Whom The Bill Tolls"; Economist; September 4, 1999; pp. 97-100; Volume 352, No. 8135	
		"PayMyBills.com Offers SafeWeb"; National Underwriter; August 16, 1999; pp. 14; Volume 103, No. 33	
		BUYIKIAN, TERESA; "Bill Me"; Adweek Western Advertising News; September 13, 1999; pp. 3; Volume 49, No. 37	

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Application Number	09/714,898		
		Filing Date	11/15/2000		
		First Named Inventor:	Sanjeev Indru Kriplani, et al.		
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A		"Reviews Roundup Toshiba Picks DGWB"; Adweek Western Advertising News; August 2, 1999; pp. 8; Volume 49, No. 31	
		"PayMyBills.com Web Site Opens For Business 07/09/99"; Newsbytes; July 9, 1999; USA	
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		LOMANGINO, KEVIN; "Move Beyond Personal Finance Programs With Online Paperless Bill-Paying Services"; Internet Medicine: A Critical Guide; July 1, 2000; pages 10-11; Volume 5, No. 7	
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		LAISE, ELEANOR; "Payment E-nclosed"; Ladies Home Journal; October 1, 2000; pp. 64; Volume 117, No. 10	
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		DAVIS, KRISTIN; "Empty Mailbox"; Kiplinger's Personal Finance Magazine; June 1, 2000; pp. 96; Volume 54, No. 6	
		"Talk, Talk, Talk, Making It Easy, One Way or Another, You Will Pay for It"; Newsweek; August 30, 1999; pp. 66	
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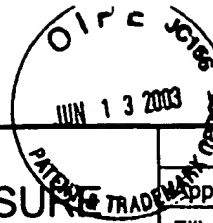
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				First Named Inventor:	Sanjeev Indru Kriplani, et al.
				Group Art Unit	3624
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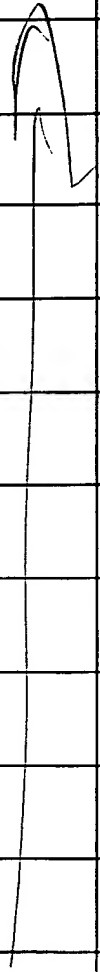

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[Signature]		"PayMyBills.com and BeyondWork.com Team Up to Provide WorkSite Bill Management Service"; December 9, 1999; pp. 0354; Pasadena, California, USA		
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		"Asher & Partners Signs PayMyBills.com"; PR Newswire; July 23, 1999; pp. 7711; Los Angeles, California, USA		
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[Signature]		"OR 217-31 Paytrust Completes PayMyBills Merger, Raises \$20m Annotated Title - Online Bill Manager Paytrust has Completed Acquisition of PayMyBills.com; Paytrust Plans To Revamp Its E-Bill Service For Small Businesses; Online Reporter; October 9, 2000; USA		

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		POWER, CAROL; "Citi Jumps into Online Bill Presentation"; American Banker; October 16, 2000; page - 1; Volume 165, No. 198; USA			
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		"OR 188-25 Paytrust Gets Citigroup Investment, Files for IPO"; Online Reporter; May 13, 2000; USA			
		"Bill Pay Service Offers Freebies"; Financial NetNews; January 17, 2000; page - 4; Volume V, No. 3; USA			

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Sheet 17 of 19	Attorney Docket Number	4490P001	

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4		"OR 181-05 First Union Sues PayTrust.com"; Online Reporter; January 24, 2000; USA	
		SPIRRISON, J. BRADLEY; "Paytrust Goes Strategic for Bill Payment"; Private Equity Week; December 20, 1999; USA	
		"Paytrust.com Bolsters E-Billing Service"; Online Reporter; November 15, 1999; USA	
		TROMBLY, MARIA; "Banks Join Forces With Online Account Aggregators"; Computerworld; November 13, 2000; pp. 10	
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		MARLIN, STEVEN; "Industry Moving To Control Data Aggregation"; Bank Systems + Technology; August 1, 2000; pp. 10; Volume 37, No. 8	
		AYERS, LESLIE; "Banking Service: Paytrust"; PC/Computing; November 1, 1999; pp. 80	
		"On the Move"; Adweek Eastern Edition; December 11, 2000; pp. 74; Volume 41, No. 50	
		LOMANGINO, KEVIN; "Move Beyond Personal Finance Programs With Online, Paperless Bill-Paying Services"; Internet Medicine: A Critical Guide; pp. 10-11; Volume 9, No. 1	
		"NetLedger, and Paytrust Partner to Deliver Online Bill Payment Capability"; Business Wire; December 19, 2000; pp. 0083; San Mateo, California, USA	
		"Everypath Evolves Paytrust's Mobile Application From HTML to XML"; Business Wire; December 19, 2000; pp. 2023; San Jose, California, USA	

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>			Application Number	09/714,898	
			Filing Date	11/15/2000	
			First Named Inventor:	Sanjeev Indru Kriplani, et al.	
			Group Art Unit	3624	
			Examiner Name	Weisberger, Richard C.	
Sheet	18	of	19	Attorney Docket Number	4490P001

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		"SmartMoney.com and Paytrust Launch the SmartMoney Bill Center"; Business Wire; November 14, 2000; pp. 2242		
		"Citibank Launches Citibank Bill Manager, A Complete Online Bill Management Service; Bill Payment and Presentment Services Provided Through Paytrust; Business Wire; October 12, 2000; pp. 2467		
		"Paytrust and PayMyBills.com Finalize Merger"; Business Wire; October 4, 2000; pp. 0104		
		"vJungle and Paytrust Partner to Offer Integrated Bill Management Service for Small- to Mid-Sized Businesses"; Business Wire; October 3, 2000; pp. 2310		
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		"Everypath Launches Application Service For The Wireless Web; With More Than 30 Signed Customers, Everypath Takes Leadership Position Away From More Established Players"; Business Wire; April 5, 2000; pp. 0079; Los Angeles, California, USA		
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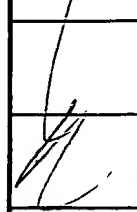
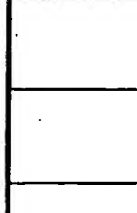
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		"Freeshop.com Adds 40 New Clients Including Investor's Business Daily, Furniture.com and Paytrust(TM)"; PR Newswire; January 20, 2000; pp. 5860; Seattle, Washington, USA	
		"Citibank Launches Online Payment Service For Cardholders"; CardFAX; October 13, 2000; pp. 1; Volume 2000, No. 197	
		"EBPP's Three To Watch: Bill Scanners, Now in an Expanded Capacity, Will Revolutionize Electronic Bill Presentment and Payment"; Bank Technology News; October 1, 2000; pp. 54; Volume 13, No. 10; American Banker-Bond Buyer	
		LAMOND, KEITH; "Credit Card Transactions Real World and Online"; www.virtualschool.edu ; 1996; 16 pages;	

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